

IN THE SPECIFICATION

Please replace paragraph [0072] of the originally filed specification with the following replacement paragraph.

Figure 5 is a data diagram 150 for such a dealer lead system. In one embodiment, dealer owned databases 152 of customer data are combined with the customer data in database 120, which is lender owned (shown in Figure 4) and modeled using system 22 according to the process described in Figure 4. By combining data within dealer owned databases 152 and data within database 120, dealer specific customer contact lists are generated, using models such as those described above, which are transmitted to dealers 156 and are stored in a dealer customer database 158. System 22 (shown in Figure 2) is configured to prevent databases 152 owned by one dealer from being co-mingled with another dealer's database 152.

Please replace paragraph [0090] of the originally filed specification with the following replacement paragraph.

Figure 9 is a data diagram 240 depicting data flows in an exemplary customer relationship management system. Data diagram 240 includes a number of databases 242 which are populated with customer retail store card data 244 and the model variables as listed above. Data, stored in databases 242 are subjected to modeling analysis 246 245, for dormancy, hitting and running, clustering, attrition, spending behavior, response probability, and cross-selling propensity, and further subjected to, in the embodiment shown, a distribution model 248 and return on investment model 250. The customer data is then ranked 252, based on the return on investment model 250, and made available to retailers as retail store card data 244. In one embodiment, the dormancy and hit and run models are implemented using a system, for example, a system such as system 22 (shown in Figure 2) enabling retailers access websites 254 to view model outputs and therefore construct customer campaigns, for example, websites 256 with personalized offers for targeted customers.